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WHAT CONSTITUTES A FAIR BASIS
OF MISSIONARY SUPPORT

A Study Made Under the Auspices of

The Committee on Research in Foreign Missions
of
The Division of Foreign Missions
and of
The Central Department of Research and Survey

The National Council of the Churches of Christ in
the United States of America

Recommendations of a Committee
Based on a Survey and Interpretation
by
Thomas S. Donohugh

November 26, 1951

INTRODUCTION

The Research Committee was requested by the group which directed the survey of missionary salaries and allowances to conduct a study to determine what constitutes a fair basis of missionary support under existing and probable future conditions, and to draw up a statement concerning a norm or recommended procedure with respect to salaries and various allowances. The Research Committee accepted this recommendation and placed the responsibility for making the factual study upon Dr. Thomas S. Donohugh under the direction of a sub-committee with the following membership:

Charles Dold, chairman
Raymond A. Dudley
Henrietta Gibson
Luther A. Gotwald
Curry B. Hearn
James E. Whitney
R. Pierce Beaver, ex officio

The Research Committee gratefully acknowledges the excellent services of Dr. Donohugh and the sub-committee members, and also of the secretaries and treasurers of the mission Boards, missionaries, and others who returned questionnaires and participated in the series of small conferences.

As the study has progressed it has become clear that the viewpoint of the missionary and of the Board executive could be ascertained and that some general principles could be agreed upon which may assist the Boards in deciding for themselves what constitutes a fair basis of support for the missionary, but that it is well-nigh impossible to make a specific recommendation that the salary for such-and-such an area be so many dollars per year. However, the emerging principles do provide a helpful guide for the determination of the salary and allowances, and they will assist the Boards in eliminating injustices in some cases and in correcting inequalities. Once a Board has determined for itself what are its principles of support, the United States Government Civilian Allowance Scale will be helpful in adjusting salaries between the various fields. The recommendations aim on the one hand at lessening the gap between the missionary and his colleague and on the other at providing security for the missionary. If these recommendations are taken seriously, radical readjustments must follow.

One of the most important facts brought out by this study is the universal concern of missionaries about the disparity between their incomes and standards of living and those of their national colleagues. It is evident, moreover, that this is especially a burning issue with many new missionary appointees, but that the current idea of what constitutes essential items includes so many of the technical conveniences of American life that the new missionary often finds himself widening the chasm which he hoped to bridge. Those who wish to think further about this problem are referred to Professor D. J. Fleming's book, Living as Comrades, N. Y., Agricultural Missions, 1950. The Committee has come to the conclusion that

the missionary will probably be willing to live much more simply on the field if his furlough periods, the education of his children, and his long range security are more adequately provided by the mission Boards.

Availability of the Report

This report is available to the member Boards and consultant agencies of the Division of Foreign Missions, other missionary agencies, professors of missions, libraries, and persons closely associated with the missionary enterprise. Copies may be obtained at fifty cents each from the Director of the Missionary Research Library, 3041 Broadway, New York 27, N. Y.

R. Pierce Beaver
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and Survey

FOREWORD

The Committee on the Study of Missionary Salaries and Maintenance, on May 17, 1950, recommended that "A Special Committee be created to determine what constitutes a fair basis of missionary support under existing and probable future conditions:"

"that this Committee draw up a statement indicating, on the basis of a consideration of the present factual study, a norm or recommended procedure with respect to the following points:

"total salary and cost of living allowances, by fields;
"furlough allowance with rent;
"children's allowances, on field and at home, with ages and amounts;
"provisions for medical care, on the field, on furlough, and for retired persons;
"outfit and re-outfit allowances;
"and that this Committee give especial consideration to pensions and retirement provisions and make a recommendation concerning the scope and procedure of an investigation of these matters."

The Research Committee accepted this recommendation, and the sub-committee named on page i was charged with the responsibility of making the study.

The sub-committee held two meetings, on May 9 and May 18, for general discussion, and a series of conferences with missionaries and secretaries, from June 22 to 27, on special conditions in large areas, viz: Latin America, Near East and Southern Asia, Far East and Southeast Asia, and Africa. Following these conferences questionnaires were sent out through the various Board offices to selected missionaries on furlough who could best report on the questions raised as relating to their fields, and some were sent overseas. Prompt replies were requested in view of the desire of the Committee to present a preliminary report to the Executive Board of the Division of Foreign Missions at the meeting in September. The preliminary draft was distributed to the Boards at the end of September and criticisms and suggestions were requested. The Committee has made its final recommendations in the light of these replies.

Summary of the Opinions of Missionaries on Missionary Support

Replies from 208 missionaries of 30 Boards and societies and representing 36 fields reveal a large degree of unanimity on the following points:

1. The importance of simpler living, more in harmony with that

of national colleagues, especially in areas of extreme poverty.

2. Warm appreciation of generous treatment by the Boards, while calling attention to the need of relief at certain points, i.e.:

a. Prompt adjustment of basic support or cost of living allowances in the event of changing conditions.

b. Allowances for children on a percentage basis in the light of such conditions.

c. More adequate provision for increased educational costs on the fields and at home.

d. Increased relief on furlough: support, housing, health needs, and provisions for re-outfit.

e. Reducing extent of personally owned equipment of an expensive character and favoring ownership and sharing use on the field.

f. Provision of housing and health care for retired missionaries.

Thomas S. Donohugh

TABLE OF CONTENTS

	Page
Introduction	i
Foreword	iii
Summary of the Opinions of Missionaries on Support	iii
I. Observations and Recommendations of the Committee	
A. Concerning Simpler Living	1
B. Concerning Support	2
II. The Philosophy of Missionary Support	8
III. Specific Problems	13
Appendix: Additional Information	21

I. OBSERVATIONS AND RECOMMENDATIONS OF THE COMMITTEE

A. Concerning Simpler Living

Many missionaries are perplexed by the disparity between their standards of living and those of their national associates. This inequality is embarrassing and may lead to spiritual disunity. It is a hazard. The following recommendations and suggestions are made toward dealing with it:

1. Experiments - Missionaries who desire to do so should be given freedom by missions, missionary colleagues, and Boards, to experiment under medical guidance for longer or shorter periods in methods of simpler living, believing that in this manner partial solutions may emerge.

2. Housing - A major difficulty in many places is that houses are very large. They give the appearance of luxury, and they are expensive to furnish, maintain and keep clean. In some cases excessively large buildings may be given over to institutional purposes or be divided. Study should be given in each area to a smaller and simpler type of house that provides protection against heat and cold, wind and rain, and reasonable privacy, this house to be adapted to use either by nationals or missionaries. It is recommended that each area committee of the Division of Foreign Missions undertake the preparation of plans for model residences which would help missionaries carry out these suggestions.

3. Salary Scales - In some cases, particularly for single workers in institutions, it may be possible to adopt the same salary scales for missionaries and nationals with corresponding qualifications; or the same scales with the missionary receiving certain overseas allowances. This is already in effect substantially in some areas. Further experimentation along these lines should be encouraged.

4. Food - Study should be made on every field in using more local foods in place of importing expensive canned goods. If such local foods are adapted and supplemented to provide for a balanced diet, a measure of economy and identification with the nationals may be achieved.

5. Increased home allowances - Actually, it is evident that a good deal of the difficulty missionaries experience arises from the fact that home allowances are not enough, and consequently field allowances must be drawn upon to meet home needs. Furlough allowances, rental allowances, re-outfit allowances upon arrival at home, children's allowances for education at home, and medical and retirement allowances should be made adequate to create a feeling of security. In that event, field salaries may be decreased.

6. Choice of missionaries - In the future, candidates should be screened to avoid sending to underdeveloped areas persons who because of upbringing, temperament, or tastes, will have difficulty in being contented in relatively humble and perhaps primitive surroundings, and to discover candidates who may reasonably be expected to accomplish the desired identification with nationals.

B. Concerning Support

1. What Constitutes a Fair Basis of Support?

The question "What constitutes a fair basis of missionary support?" must be qualified by the addition of the phrase "in the present situation," for the answer must be made in terms of concrete conditions in the mission lands. In many an eastern land the old way of living emphasized the difference between East and West and became associated with colonial occupation or imperialism. A greater degree of identification, involving even greater sacrificial living, seems essential in future missionary service.

The prevailing theory of missionary support has been "to provide a modest but comfortable support so that the missionary may maintain health and give himself entirely to the service of the people among whom he lives without undue anxiety concerning support of his family and himself for the present or future." During one of the conferences held with missionaries, the group by vote declared that this statement must be qualified by this additional statement: "The needful standard of maintenance and comfort should be considered in sympathetic relation to the living conditions of the people whom the missionary serves and particularly those of national workers."

It is the belief of the Committee that fair support can be assured better by a basic salary supplemented by specific allowances than by a single comprehensive salary. The Committee does not find it possible to determine the basic salary and allowances in terms of dollars and cents for each geographic area. That is a problem which each mission Board must solve in the light of its convictions, the nature of its supporting constituency, and the peculiar requirements of its fields. The Committee does, however, offer a definition of fair support in terms of principles to guide the Boards in arriving at actual figures.

Once a Board has arrived at the basic salary and allowances which seem fair to its members, the data provided by the Standard Civilian Allowance Scale of the United States Government will enable that Board to equalize the purchasing power of salaries between fields and to make adjustments quickly when marked changes occur.

Support is adequate and fair for the missionary when he is so provided with housing, daily living, health safeguards, tools for his ministry, the means of spiritual and intellectual growth, education for his children, and security for his old age that without undue anxiety he can devote himself fully to his ministry in complete fellowship and accord with his national colleagues and fellow missionaries from other countries and follow a pattern of living which does not emphasize differences between himself and the people.

Such a definition may call for radical reorientation of living arrangements in some places so that a much greater degree of identification with the people may be attained. It is recognized that in attaining this end attitudes of friendship and sharing are as important as the standard of living. The tools for ministry include necessary travel, training, books and periodicals, and required special equipment. Specific recommendations

are made in the following sections. They should always be interpreted with a view to closer identification with the people and especially with national colleagues and missionaries from other countries with less resources than North Americans.

2. Support

Half of the replies indicate that support on the fields is relatively satisfactory, in fact that further increases would be embarrassing unless far better provision can be made for national colleagues. The exceptions chiefly are found in those cases where support is considerably below the average in their fields; in families with growing children; where costs are high in boarding schools; in cases of divided families; vacation costs; long delays in meeting increasing costs due to inflation; high medical bills, etc.

Many refer to having no margins for savings, insurance, high furlough costs, responsibilities at home, or retirement.

The initial costs of adjustment to the homeland at the beginning of each furlough period, involving such things as new outfits of clothing, form one of the most difficult problems. Missionaries should be aware of this recurring situation, and they may endeavor to meet the problem by having a part of the salary held at home to help meet this and other homeland needs, such as insurance.

The Committee makes these recommendations:

1. That Boards now paying salaries far below the average in the respective fields consider lifting their basic support near to the average level.

2. That Boards paying salaries and allowances greatly in excess of the average consider reducing basic support in order to lessen wide extremes between missionaries of the various societies and nationalities.

3. That the Standard Civilian Allowance Scale of the United States Government be considered in determining variations in cost of living levels between the various fields and divisions thereof; and that some reserve funds be held by the Boards so that adjustments in support may be made promptly in the event of any marked increases in costs.

3. Allowances for Children

The figures set for children's allowances, usually by age categories, have been fixed without much regard to the actual cost of the maintenance of children. The most important element in the maintenance of children is the cost of education, which is a basic obligation of the mission, since the missionary does not have available for his children the tuition-free schools supported by public taxation which are normally available to the children of ministers and laymen in the homeland.

The missionary can prepare for the high costs of his children's college education to some extent by taking out educational insurance policies. At age 25, an endowment policy for $1,000 costs $43.32 per annum. If dividends

were left to accumulate at interest, it is anticipated that the amount of $1,000 would be available at the end of 18 years. In the event of the death of the parent the principal sum would become immediately available or could be left at interest until needed for college years. Similar, though necessarily higher rates, are available for older children as shown in an accompanying memorandum.

It is recommended:

1. That allowances for the support of children be based on percentages of the adjusted basic salary, rather than fixed sums for each age group.

2. That Calvert or other courses be supplied by the Boards for children for whom adequate schools are not available.

3. That when children are sent to boarding schools which prepare for entrance to high schools or colleges at home, the Boards cooperate in meeting the costs of maintenance of such schools or make special grants to cover the fees and travel costs, so that the usual allowances for children can continue to provide for clothing, food, and other expenses.

4. That when a child, separated from parents who remain on the field, needs to take a preparatory year in the homeland before entering college, some increased allowance be provided for this difficult year of adjustment.

5. That the Boards encourage and assist missionaries in taking out educational insurance policies to help meet the rising costs of higher education in high school and college.

4. Furlough

Complete re-outfitting of wardrobe, high rents, medical care, and study costs combine to make the furlough period a time of anxiety and debt for many missionaries. For those who may be able to live with families this may not be a serious problem. For others it may be extreme. Many missionaries need and are expected to spend a good part of the furlough in study, or near their children in college from whom they may have been or may be separated for years. Of necessity, the missionary requires furnished quarters and these are expensive. Bedding and housekeeping equipment may need to be provided. Under such circumstances the Boards should provide, or at least share, the excess costs involved, and not place upon the missionary on furlough an expense which neither he on the field nor the minister at home has to meet. He is entitled to his housing at home as well as on the field.

It is recommended:

1. That the Boards encourage the missionaries to maintain a savings fund retained at home from salaries to be available for the needs which arise at the beginning of furlough.

2. That present high and rising costs in this country be given full consideration in determining furlough allowances, these in no cases to be less than the average of furlough support.

3. That, as the missionary on the field and the minister at home have housing provided in addition to support, similar provision should be made for the missionary on furlough, who should in no case be expected to pay any part of cost of housing out of salary.

4. That aid should also be given in meeting the costs of tuition, books, etc. for required or approved study on furlough.

5. That costs of complete overhaul of health, medical, surgical, dental and optical, after years on the field where adequate services may not be available, when ordered by the Board's medical advisors, should be met by the Boards and not be an added burden on the missionary.

5. Health

As a rule the health needs of missionaries on the field are well cared for, especially where missionary doctors, nurses, and hospitals are available. On furlough the situation is not so clear. Some Boards meet all costs, others in part. Missionaries with heavy dental and optical expenses, now required to meet a percentage thereof, often find these hard to care for with other high furlough costs.

Few Boards make any provision for health needs of those who have retired. Some continue to care for those whose ill health is a result of overseas service. For the great majority, especially for some who may have to retire because of health failure before pension is due, the situation is a source of anxiety.

Some Boards and missionaries are investigating the possibility of enrolling under the Blue Cross and Blue Shield. This may provide more ample protection and at reduced cost. Some forms of accident insurance are also available.

It is recommended:

1. That the Boards review their provisions in the light of this study, perhaps providing that, instead of fixed limits on the amounts provided, all unusual costs be subject to special study and consideration, and that the Boards accept full responsibility for "field related service care" and examinations and health care ordered by the Board's medical advisors.

2. That the Boards extend the benefit of their health care to retired missionaries, particularly to those whose ill-health may be a direct result of service on the field.

See also recommendation 5 under "Furlough" above.

6. Outfit and Re-outfit Allowances

Here we enter a field of considerable difference of opinion and one requiring continued study. Under present conditions in most fields the increasing difference between rapidly rising American standards of living

and the increasingly difficult standards in less favored countries, make it desirable and important to lessen rather than increase the gap.

The tensions on the fields would be lessened if mission houses were provided with heavy furniture, purchased locally (perhaps from missionaries leaving on furlough or retiring) thus eliminating the necessity for each new missionary to bring out furniture which may be unsuitable, with the problem of storing or disposing of it when leaving the field. This would also have the further advantages of eliminating or greatly reducing the heavy costs of freight and customs on such articles.

There is a general desire for the provision of re-outfit allowances on return to the field. Where these are not provided the missionary has to use savings, secure gifts, or return without supplies or incur debt. Such allowances are needed for those who have lost their possessions through war evacuation or other causes beyond their control or who may be proceding to a new field. It is felt that those who have had experience in the countries in which they have served are better equipped to choose what to bring with them either for personal use or for the work.

Many missionaries feel that it is advisable to adapt one's standards more nearly to local ones, and to avoid transplanting or transferring to the fields what seems to represent great wealth and luxury.

It is recommended:

1. That new missionaries should be discouraged from taking expensive equipment to the field.

2. That expensive equipment when required, including automobiles, refrigerators, stoves, visual aid equipment, should in general be the property of the mission rather than of the individual and the use shared by missionaries and nationals under regulations worked out on the field.

3. That wherever possible equipment should be purchased on the field and be in harmony with local tastes and customs.

4. That outfit allowances be limited to the provision of personal needs based on lists supplied by the fields.

5. That some part of the equipment allowance be held in reserve for use after the new missionary has become acquainted with field conditions and what is available there.

7. Pensions and Retirement

The serious problems of missionaries facing retirement have been referred to. Rising costs due to inflation, the increasing expectancy of life, the problems of housing and of health care, call urgently for the investigation of these matters.

By virtue of their calling the missionaries have cut themselves off from remunerative employment similar to that of equally prepared ministers,

educators, doctors, and other specialists who have been able through the years to acquire homes and make plans for their future living requirements. It should be the responsibility and honor of the Boards and Churches to see that the needs of their missionaries are met, and that adequately.

The closing sections of the factual study should be reviewed for the statement of the need and the suggestions for relief. (See pp. 19-20) Many of the provisions reported for pensions were developed years ago when conditions were quite different. Present allowances are not enough, in some instances, for barest essentials even if housing were provided.

The greatest relief would come through plans which would make available satisfactory homes for retired missionaries in which they could live with reasonable comfort on their pensions, preferably with medical and nursing facilities for the ills of advancing age. As one suggests, "Some contributory plan for housing, say of $5,000, to pay for a life lease on an apartment in some center for Christian workers."

This can be made possible through endowment insurance, preferably taken out when the new missionary enters the service. At age 25, approximately $100 per year would carry a policy of $5,000 maturing at 65 years of age. If anticipated dividends were allowed to accrue this would increase the amount available to over $7,300 and thus assist materially in providing for housing on an individual or cooperative basis. It is probable that no other use of similar amounts would give more relief to the missionary who, as stated, by virtue of his calling, gives up the hope of increased support upon which others depend for the purchase of homes and other security for old age.

<u>It is recommended:</u>

1. That the Boards place all new missionaries on this basis, adjusting the salary, if necessary, to provide for it, and sharing the cost in some way with those older in years for whom the annual premium would be larger.

2. That, as the present homes are already insufficient for the rapidly decreasing number of those seeking admission, the Division of Foreign Missions appoint a Committee to consult with representatives of Boards of Pensions and Homes to plan for cooperation in increasing the number of places available for missionaries, ministers, and other Christian workers.

II. THE PHILOSOPHY OF MISSIONARY SUPPORT

At the meeting on May 9, 1951, Dr. Beaver reported on the viewpoint of the Boards as disclosed in forty letters received. He found no general underlying philosophy followed by the Boards in determining the fair norm of support. About half of the Boards reporting proceed on the assumption that they provide the means of reasonable living plus health safeguards, with no luxuries. Three Boards have the "subsistence" idea; one enables its missionaries to live on the level in this country; almost half state that they attempt to provide for a standard of living comparable to that of the average American pastor or professional woman. Three provide a standard of living in relation to the particular field in which the missionary serves. There appears to be little difference in the idea of "reasonable living" and that of the "living standard of the average pastor at home".

In the "Study of Salaries and Allowances" issued in May 1950, it was stated that "The aim of the Boards, in general, is to provide a modest but comfortable support so that the missionary may maintain health and give himself entirely to the service of the people among whom he lives without undue anxiety concerning the support of his family and himself for the present or future".

In the conferences held and in the questionnaires sent out comments on this statement were requested. As a rule they were commendatory, and indicated approval from "fair" to "good", "excellent", "entire agreement" to "wonderful". Many express the feeling that this is the aim of their Boards and that it is well carried out. There are, however, important comments and qualifying statements which deserve careful consideration, from which we quote the following:

"Well stated in terms of status quo. But in terms of vivid witness in the next twenty-five years in Asia, may have to be completely rewritten."

"In common with general trend in America there is a growing desire for more material comforts and higher standard of living. Some group has to do something about this fundamental question."

"Discrepancy between missionary and national already too great. Enters tremendously into influence upon the people."

"Aim leaves out relation to environment and our colleagues. Simpler living relieves us from psychological strains of inequality."

"Would leave out 'comfortable'. Sharing hardships enhances fellowship and opens up larger avenues of service."

"Too great a difference between support of missionary and nationals. Do not know the answer".

"Younger missionaries should be challenged more to accept a lower standard of living than they have had in the States".

"In future must face two things; rising economic levels in all fields and adaptation of missionary homes and ways of living to be more consistent with living conditions of Christian nationals".

These quotations, representing many others in similar vein, reveal the earnest seeking for a simpler way of life more nearly in harmony with that of national colleagues and the classes of people served. The influence of Christian missionary service in the years ahead may depend in large measure upon the discovery of the right answer to these problems.

Difficulties which require consideration

While there is a large measure of agreement as to the need of simpler living on the fields, particularly in Oriental countries, there are also a number of difficulties for which solutions should be sought, e.g:

"Aim is right but we were continually worried about finances on the field and on furlough. Used over $400 personal savings. Salaries have not kept pace with rise in cost of living".

"Might be changed to 'sufficient' as changed conditions on the field do not make an honest 'comfortable' support possible".

"Many worried over financial responsibilities at home. Cannot budget to save for a rainy day. Have to depend on help from family. Others are worried or deny themselves to the detriment of health and efficiency".

"Agree, except that it does not mention schooling for children".

"Always enough to live on, except for the education of our children. All of them suffered deeply as a result".

"Most married missionaries have 'undue anxiety' concerning the support of their children during High School and College age".

"On field 'comfortable' often outweighs 'modest', while on furlough it is apt to be the other way. Furlough allowances should be increased and a simpler standard of living on the field be encouraged even if it means lower salary".

"Our missionaries greatly concerned over their debts".

"Need adjustments more promptly in inflation and deflation".

"Am concerned, with many others. How shall I live in retirement?"

"The weak spot is the pension".

"Only place of insecurity if I become ill after retirement".

"Inadequate retirement allowance causes some to remain on the field while others have left to seek other employment".

"Would include 'may maintain health and inspiration'."

"Necessary to maintain health and set an example of hygenic living".

"Such an objective for the average missionary cannot be accomplished on the salary provided today. We realize the absolute essential element of dedication and sacrificial living, but as I come to older age I am more and more hesitant about urging any young couple into missionary work on the present support basis unless they have some independent means. Much of the great loss of younger missionaries has been due to the fear of an unsecured future".

Suggestions from the replies and conferences

"Underline 'modest'. Not equal to what it was twenty years ago. Would it be possible to make field salaries lower and retirement allowance high enough to avoid necessity of saving in work years? i.e., reduce as much as possible standard of living difference on the field between missionaries and national".

"Boards should be very careful not to increase salaries and allowances of missionaries while on the field unless the mission is able to provide something similar for national workers. It puts the missionary in a very embarrassing position. Bound to upset relations. Suggest less in the way of salaries and allowances while on the field and more help on furlough and after retirement, as a solution".

In the conference with representatives from the Far East the following recommendations were adopted:

"The needful standard of maintenance and comfort should be considered in sympathetic relation to the living conditions of the people whom the missionary serves and particularly those of national workers".

"We recommend much more adequate children's allowances, continuing through college. This is the proper corollary of a basic salary for adults which is near maintenance with no real margin to care for children from that salary".

Possible adjustments in relation to support of nationals

Many reports state that "there is too much of a gap between missionaries and national colleagues." "It causes shame and embarrassment", "raises barriers", "must be quickly and surely narrowed", "the present calls for service with nationals upon a basis of complete equality", "something should be done about this fundamental problem", "very serious", "in a world in revolution", "nationals should have support on a similar basis with a feeling of security in order to do their best", "would be more effective if we lived on a standard nearer the people we go to serve", "must find new solutions".

The housing problem

"Most mission houses (inherited from another era) are too large and pretentious".

"Missionary should live in a house more nearly on the level of the average middle class of his country".

"The mission house should be a model for the people to strive for, a place of comfort and joy, simple and unpretentious, where Christian and national friends can feel free to come, with necessary equipment to guard health and improve sanitation".

"Better housing needed for national workers", "Education of their children a serious problem", "Should have medical facilities on the same basis as missionary", "Need adequate security against old age", "They need vitamines, magazines, recreation, as we do".

"Very few missionaries live on a higher scale than necessary for health and maximum service while far too many nationals are below that standard".

"Ever rising standards in America quite out of proportion to rise about us. New missionaries not sufficiently prepared for the conditions they are to meet".

Suggested solutions and experiments

"Am convinced, after thirty years, that life should be simpler in the future".

"Standards so different we cannot approximate national level, but we can and should simplify certain living habits".

"Missionaries who try to 'go native' have not gained respect of nationals. Must have higher standards".

"Essential that missionary live as modestly and economically as possible".

"Sacrificial living understood and appreciated, but must be whole-hearted decision on basis of furthering the work and not forced on one".

"In Communist countries need to live closer to the level of the people as their leaders do".

"Attempts made in some colleges to have support and accommodations on the same basis. An inestimable advantage when on a real level".

"Worked out plan of co-operative living in a Chinese house".

"Local style houses would make foreigner less conspicuous".

"National salaries should be increased. Their support has not been raised to correspond with cost of living".

"Encourage national churches to do more for workers. Subventions from us dangerous and undesirable".

"Differences in standards of U.S. and field produce host of basic and delicate problems which must be solved individually. Views differ".

"Standards of national leaders should rise with the people and the country. Their standards so low we could not help by descending to them but the gap should be lessened somehow".

"Not size of house but how it is used, important. If nationals always welcome to share house and car there is no feeling at all".

"If one shares all it helps greatly".

"Houses are there and have to be used. Would break up compounds and scatter missionaries".

"Small houses better. Any new houses should be much smaller and more in keeping with those of well-to-do nationals but include all modern provisions for health, etc.".

"Need new and revised plan of housing, not markedly different from or better than available to nationals".

"Housing conditions are being improved for national workers, some occupying former mission houses".

"Important to guard against creating a new gap between them and others of a lower grade".

"Equipment, heavy furniture, including refrigerators, stoves, autos, visual aids, might better be furnished by the Boards. If suporior, should only be connected with the necessary different manner of living and shared freely".

"More danger in elaborate furnishings and equipment than in differences in housing. Physical difference must be bridged by spirit".

"Missionaries need a comfortable home to relax from strenuous life, especially in difficult tropical climates".

III. SPECIFIC PROBLEMS

1. Support

In general warm appreciation is expressed for the generous support by the Boards and the solving of difficulties as they arise. One who reads the replies which have come in is impressed by the concern over the gap in standards of living felt by those still facing some serious problems themselves.

Of the 199 questionnaires sent in, 93 find the support adequate at present, 43 of these are single women. 97 have problems of which the following quotations are characteristic:

1. Generally more difficult for families with growing children.
2. High cost of setting up a home, for furnishing, freight, etc.
3. No margin for savings, or emergencies or adequate insurance.
4. Dependent on help from families or private income. Many in debt.
5. Hard to get along until full exchange was allowed.
6. Inflation, rising prices, often compensated but late.
7. Extremely difficult at times to make ends meet.
8. Cost of summer vacations, if no provision for travel or rent.
9. Cost of divided families, in summer and if wife and children at home.
10. Unable to aid aged parents. May have to withdraw.
11. Many more demands on missionaries since the war.
12. Cost of entertaining visitors and nationals.
13. Rapid rise in income taxes. (Especially Philippines and Japan).
14. Difficult if all charges deducted in one month. No margin.

Some of these problems will appear again in other categories.

2. Allowances for Children

As a rule, allowances are sufficient when children are young. Difficulties arise when they have to be sent away to boarding schools, either on the field or at home, in school and college. Others say:

"At times inadequate, even to meet costs of food".

"Inadequate at all times, especially with children in boarding school".

"Need supplement for excess costs of education on the field".

"Child allowance less than half fees in boarding school".

"Satisfactory, except in range 7 to 14. Need $500 a year from 10 to 21".

"High School education in the United States is free; has to be paid for by the missionary".

"Travel costs for children to and from boarding schools hard to meet".

"Allowances for children should fluctuate with rising costs".

"Costs in boarding schools as high as in College in America".

"Future may demand more liberal provision. Costs higher, fewer to share".

"Satisfactory except for kindergarten which is expensive when child allowance is lowest".

"Advise Calvert and other courses for those who can use them".

"Not adequate for education comparable to our own".

"Need aid from scholarships in college years or some other source of income as aid from family, insurance, etc.".

"Used up all savings and insurance getting children through college. Son could not take the courses he wanted. Now in a job he hates".

3. Furlough: Support, Rent, etc.

For many missionaries the furlough period is very difficult, often looked forward to with apprehension. Few have been able in recent years to save anything on the field to meet increased costs at home. Too many return to the field after furlough with resources completely exhausted and some in debt.

The following reasons are cited:

1. The need of complete re-outfitting of clothing on arrival at home, including outfitting children to enter schools here where conditions are so different from those on the fields.

2. The problem of housing when subsidized quarters are not available. Scarcity and high costs of furnished quarters, with inadequate rent allowances are referred to by many.

3. In some cases the support is lower than that received on the field, though returning missionaries find costs startlingly higher here.

4. Sharing medical, dental and optical costs on furlough difficult in view of other expenses for rent, outfitting, etc.

5. Missionaries have heavier expenses than ministers, for new outfits of clothing, housing, bedding, household equipment, and re-outfitting to return to the field.

6. Many are dependent upon relatives and friends or private means, or are in real difficulty. Some quotations follow:

"Need aid for study, books, etc. Tuition costs have doubled and tripled".

"Support not adequate for even minimum standard of comfort and adequate food. It seems to be based on the expectation of scholarships for children, living with relatives, or in a missionary house".

"Only way to avoid debt is to live with relatives or to take partial employment".

"A small furnished house, 4 rooms, cost $90 a month plus $50 per month for utilities". In another instance a small furnished apartment was $120 per month.

"Dependent upon gifts and faith".

"Resources completely exhausted at end of each furlough. Had to return to the field without much we had hoped to buy. Used up savings for education of the children".

"Greatest problem - to find a place to stay and have real rest free from social and speaking engagements".

4. Health Care: On the Field, Furlough and Retirement

Provision for health care on the field is generally regarded as adequate and generous, and a large majority so report. One writes, "Best cared for people in the world". On furlough the situation is not always so satisfactory. Some reports approve fully; others find it difficult to meet even partial costs for dental and optical needs when other furlough costs are so heavy and these costs may be considerable after years on the field where proper care may not be found. One careful observer writes:

"Variations are too great. Some families have to pay up to $200. Need more equitable system. Missionaries with doctors and hospitals available have good care. Boards should insist on careful examination on furlough and meet the costs of treatment prescribed. The missionary has no reserve for medical bills on furlough". Others write:

"Nursing help often inadequate in severe illness".

"More thorough examinations are needed on the field where, also, dental and optical bills may strain the budget".

"One of our greatest problems. Dependent on outside gifts. Salary does not cover medical bills".

"Adequate if health good. Otherwise even 25% of hospital bills difficult".

"Need special consideration in cases of unusual costs".

"Often long delay before bills are paid".

Several ask about health insurance. One Board has succeeded in enrolling its full-term missionaries in the Blue Cross and Blue Shield, and pays half the costs. Formerly it paid two-thirds. It is believed the expense will not be any larger than the former plan and that the coverage will be more complete. However, one large Board reports that it finds the cost less to pay all bills itself than to pay the insurance premiums.

5. After Retirement

Many refer to their concern about health care after retirement. Others do not know of any provision, and consider this an urgent need.

Two large Boards are now extending aid to include those who have retired.

The following quotations are typical:

"Retired missionaries are in a bad state due to inflation".

"Apprehensive about retirement before 40 years service".

"Continued care needed for those who have retired for health reasons incurred on the field".

"Must have independent source of income especially if handicapped and with nothing for health care".

"A question, but with Social Security may be able to manage".

6. Outfit and Re-outfit Allowances

Replies reveal some marked differences of opinion, perhaps more than in any other category. Quotations will show all points of view.

37 consider present allowances adequate. 67 agree that expensive equipment is not desirable for new missionaries and some say may be a hindrance, and "not good psychology or good business when natives have so little".

20 believe that it is more important to provide an allowance for those returning to their fields "who are acquainted with the needs and conditions to be met".

10 believe that tensions on the field would be lessened if mission houses were provided with heavy furniture and maintained by the Boards, making it unnecessary for new missionaries to bring out furniture which may be unsuitable though at heavy costs for freight and customs.

Some feel that certain items of equipment should, wherever possible, be provided by the Boards for the work and not by or for the individual. This applies to refrigerators, stoves, autos, visual aids, etc. "Such equipment should, as far as possible, be shared with national colleagues and should, wherever possible, be purchased on the field and be in harmony with local tastes". "Outfit allowances should thus be available for personal needs only and modest in quantity and character. Under present conditions ostentation or reflection of luxurious American standards are unwelcome and a hindrance to the work". As previously shown there is general emphasis on the need of simpler living, reducing the contrast between missionaries and nationals while guarding health needs. Some quotations:

"Many luxuries a hindrance. Lead to adverse criticism".

"Should bring only basics and learn to use local resources".

"Equipment should be moderate and substantial rather than expensive".

"Take only what is needed for efficiency of the missionary and the work. Much equipment a burden especially in present conditions on fields".

"Try to get on with as little as possible to be effective".

"Do not agree with those who want all modern conveniences. Friction may arise from disparity in equipment".

Differing Views

"Poor equipment unwise. Freight costs the same".

"Doctors and hospitals may need expensive equipment, not others".

"We need more equipment even more than we need new missionaries".

"Must take advantage of new and more equipment. Needs thorough study".

Others stress need of good beds, sewing machines, washing machines, typewriters, visual aids. Many urge withholding part of the allowance until the missionary has been on the field a year or so and knows better what will be useful.

7. Refrigerators

"Refrigerators are essential (or very desirable)".

"Refrigerators should be provided, especially in tropical countries, a life saver".

"Refrigerators not necessary. Hundreds of families in America do not have them".

8. Automobiles

"Only if needed for the work, especially where no other form of transportation is available".

"Depends on situation and need. Some form of transportation should be provided".

"No autos unless absolutely necessary for the work".

"Not desirable, actually detrimental amid poverty and hunger. A sign of great wealth".

"Now a necessity in District work, in cities and for institutions".

"Almost a necessity in our field".

"Can do more work with own car".

"In country prefer cycle or walking. Opposed to cars for rural work".

"Unnecessary and obnoxious autos reach the field".

In all probability, in cases of decided difference of opinion, the procedure may need to be worked out by the Boards in consultation with the Field organizations, rather than to leave it to the individual, especially the new missionary, to decide what and how much to take.

9. Re-outfit Allowances

A great deal of stress is laid upon the need of re-outfit allowances. Where these are not provided the missionary has to use savings, secure gifts, return without adequate supplies or run into debts. Such allowances are particularly needed if one has lost previous equipment through war or evacuation. Mere replacement of funds is not enough as present costs are so much higher.

"Re-outfit more important than original allowance. Have to replenish stock". "Clothes soon wear out. Have to be washed every day".

"Would help to have re-outfit allowance for clothes and equipment".

"Re-outfit allowance inadequate".

"Getting advance on salary for re-outfit".

"Hope proposed re-outfit allowance will be granted".

"Need equipment, especially clothes, linens, household articles, etc. after seven and a half years on the field".

"Need re-outfit, especially third term when family is meeting strain of vocational education, weddings, college, etc.".

"Hardest time, coming home with all family to be outfitted and buy car to reach appointments".

"Having twice evacuated, leaving all behind, allowance did not replace losses".

10. Pensions and Retirement

Perhaps the most serious problems for our missionaries are concerned with retirement. Rising costs, due to inflation and the steady depreciation of the value of the dollar, make most present retiring allowances inadequate. Missionaries who are approaching retirement are greatly concerned. Lay missionaries, who may receive the benefit of Social Security are less so, but all face the problem of housing which pensions do not provide.

Increasing length of life expectation make the years following retirement a source of anxiety rather than the release from labor and care formerly pictured. Few missionaries have homes to go to or families able to provide for them. Church homes are crowded, with long waiting lists. In a number of cases they require an entrance fee which may amount to $5,000, or more, or monthly payments beyond the ability of the missionary to pay.

Few missionaries have savings. Increasing costs and demands upon them on the fields in recent years preclude this. Inflation and the plight of their national colleagues and people make heavy drains on their support. Some who retired in earlier years were able to purchase homes but increasing prices make this difficult for those nearing the age limit for service.

In the replies the following are characteristic:

"At present costs appears inadequate". "Need 50% more than ten years ago".

"Depends on purchasing power of dollar. Board does its best".

"Totally inadequate. Long years on the field cuts all community and family ties. Missionaries have no homes to go to".

"Quite inadequate for housing and food for those recently retired even with personal savings and insurance". "Must have independent source of income".

"Only place of severe need. Would be worth paying higher premium for better provision". "Each missionary should carry $10,000 with help, if necessary, and new missionaries should be interviewed about this before going to the field". "New missionaries should be advised to take out endowment insurance".

"Have no provisions. Considering taking Social Security". "Deeply concerned. Social Security may answer problem".

"Charges for living in a home should be within pension allowance". "Most homes require cash down payment or monthly charge which pension can hardly cover". "Inadequate unless housing provided".

"Need some contributory plan for housing, say $5,000 to pay life lease on an apartment in some center for Christian workers".

"Adequate pension should be assured. Some leave field because of fear of old age". "Uncertain facing American price levels". "Should be sufficient for board, lodging and moderate comfort".

"Provision for wife after death of husband not adequate". "Not adequate for those retiring because of health reasons".

"Can't answer. No home or funds to get one. At sea as to what the future holds for us".

"Provision made gives much peace of mind facing the future". "Share in pension plan of Church". "Provisions seem adequate". "No experience".

The record of replies received is illuminating. In order of number:

	Married	Single
No experience or no comment:	33	28
At present costs inadequate:	26	5
Share in pension plan of Church:	13	0
Pensions adequate or seem so:	8	5
Seem adequate with Social Security:	1	9
Quite inadequate for housing and other needs:	7	4
Barely sufficient, concerned:	4	2
Must have insurance or independent source of income:	4	1
No provision:	3	2
Small but fair:	1	3
Totally inadequate - severe need:	2	0

APPENDIX

ADDITIONAL INFORMATION

I. DIFFERENCES IN COSTS IN CITIES, MAJOR INSTITUTIONS, AND RURAL COMMUNITIES

There is quite general recognition that such differences exist, but the majority seem to feel that they tend to equalize. Opinions line up as follows:

Costs higher in cities: 61. Lower: 2.
Costs less in institutions: 13. Higher in major institutions: 3.
No special difference, or "tend to equalize": 73.
No comment or no experience: 47.

Significant comments:

"Great problem. Needs careful check and individual consideration."
"Differences should be recognized. Costs vary." "Allowances should also."
"Should be studied, recognized and adjusted."
"Differences in real cities like Shanghai." Hong Kong, Manila, Mexico, etc.

The differences analyzed:

"All wages and salaries higher in cities."
"Entertainment costs a drain in cities and major institutions."
"Many social functions, committee meetings, etc. really part of the work."
"Much less in rural areas. Can live and dress more simply."
"Food easier in rural places--gardens compensate for travel costs."
"Less temptation to spend on non-essentials in country."

The country heard from:

"Costs highest in rural areas where there are no fruit or vegetable markets. More tinned foods have to be used."
"No bargain sales in country. Travel costs to city, freight costs more."
"Food scarce and insufficient in country. Have to use more canned goods."
"Should be adjusted according to need. Salaries lower in rural areas."
"Rural communities very expensive these days. Food scarce, insufficient."

Tend to equalize:

"Tend to equalize. Entertainment and clothing vs. freight and travel. Each has peculiar expense."
"More comforts, more personal expense in cities."
"Pressure for financial aid more severe in isolated rural communities."
"Differences due to individual tastes. Needs study."

Some efforts to adjust:

"Differences adjusted in part." (7). "Adjusted according to need."

"Adjustments difficult. Cause heart-burning."

In view of the differences in views, due in many cases to the peculiar situations in the different fields and stations, it seems necessary to leave the adjustments to the field organizations to make recommendations to their Boards as to necessary or desirable adjustments.

II. EDUCATION AND RETIREMENT INSURANCE

The Presbyterian Minister's Fund, which has generously opened its privileges to all missionaries, now in service who are in good health, has furnished the following information:

Education policies

A Twenty Year Endowment for $1000, taken on the life of a parent or prospective parent, at age 25, would cost $43.32 per year. If expected dividends were left to accumulate, it could be expected that this policy would be settled for the face value at the end of 18 years and thus provide $250 per year for each of four college years.

At age 27 the cost per year would be $43.56. At age 30, $44.01.
At " 35 " " " " " " $45.08. " " 40, $46.72.
At " 45 " " " " " " $49.25.

For an older child, say 5 years of age, an endowment to mature at age of 18 would cost $69.89 per year; at 7 years of age, $84.16; at 9, $104.90. The dividends would need to be left in to accumulate to secure this result. The parent's age has no connection with these three policies unless Payor benefit were added.

To provide for retirement

At age 25 the annual premium cost for an endowment policy of $5000 to mature at the age of 65, would be $101.95. Accumulated dividends, if left in, are expected to make the value at maturity $7312.30.

At age 30 the cost would be $122.55; expected value at 65, $7045.05.
At " 35 " " " " $150.20; " " " " $6780.80.
At " 40 " " " " $188.90; " " " " $6507.95.
At " 45 " " " " $246.25.

If taken out to mature at age 70, the annual cost would be $204.50 at age 45. At age 65 the value with accumulated dividends would be $6223.50; at age 70, $6729.80.

At age 50 a twenty year endowment policy, to mature at 70, would cost $265.75; dividends at maturity would make it worth about $6387.55.

All quotations as to dividends are estimates and not guaranteed. They are based upon the dividends now being paid.

The Fund would agree to accept the health examinations of the Boards,

up to a certain age. This age would probably be determined by the President of the Fund in consultation with the Medical Director.

All collections would be made at the source and sent directly to the Fund from Board headquarters. Premium notices would be mailed to the same headquarters.

The Fund would insure all missionaries and their wives and children. The only condition would be that the plan be made automatic for all new missionaries.

The Fund privileges would be open to all those now in service who are in good health.

These are believed to be the most favorable terms available for missionaries, many of whom already are insured with the Fund. So far as we are informed, the Fund was the first to accept foreign missionaries.

III. "THE MINISTER'S COST OF LIVING"

An editorial in the Mississippi Christian Advocate of May 16, 1951, under the above heading, gives the following facts:

"The cost of living for our pastor and his family has increased 14.4% since 1947. Churches are trying to meet this in various ways. Some make an extra appropriation for travel expenses, amounting to a little over $400 a year for his cost of travel on Church business. Some make an extra grant to cover the immediate increased cost of living. For a pastor and his wife and two children the increase amounted to $251, from 1947 to the outbreak of the Korean war, July, 1950, and another increase of $194 from July, 1950 to January 26, 1951 when the recent federal price control order was issued.

"The Rural Department of Drew Seminary has recently compiled statistics on the cost of living for a minister's family and finds that 'subsistence living' for a family of four at the present time is $3437 a year."

The New York East Conference Plan

A committee to study the salary problem in this conference, first named in 1949, presented the following plan which was adopted by the Conference:

1. Beginning with the Conference year 1951-52, the minimum salary scale for fully ordained members appointed as pastors shall be:

$2700 plus a parsonage for a married man; $2200 plus living quarters for a single man. In 1952-53, the minimum figures shall be $2800 and $2300. In 1953-54, $2900 and $2400, and in 1954-55, $3000 and $2500.

2. The Ministerial Support Commission be asked to devise a "cost of living" index (on the basis of $3000 and a house for a married man in 1950) whereby the "minimum salary may be automatically adjusted in future years as values and costs may change."

The Support Plan of the United Lutheran Board

The United Lutheran Board has endeavored to work out a support plan to provide support for their missionaries on a basis more nearly approximating the average support of ministers in their denomination in this country. (This will be an appendix in the final draft.)

The revised plans of the Methodist Board

Early in 1951, the Methodist Board (DFM) requested one of its missionaries to study the factual report and the Standard Civilian Allowance Scale of the U. S. Government and to present suggestions for needed changes in support. The new provisions, presented after several months intensive study, have been adopted by the Division of Foreign Missions and are under consideration by the Woman's Division. (This will also be an appendix in the final draft.)

Average salary of Presbyterian ministers

The Report of the Board of Pensions of the Presbyterian Church for 1951 was that the average salary as of July 15, 1950, giving full time service as permanent pastors, was $3988, inclusive of 15% manse allowance, or average cash salary of $3468 plus manse. Average age was 47.

IV. INSURANCE CARRIED BY MISSIONARIES REPORTING

A large proportion of the missionaries sending in replies to the questionnaire state that some insurance is carried with a definite trend towards more adequate amounts. This indicates that younger missionaries are thinking seriously about future protection and that Board administrators are recommending that more insurance be taken out. In one instance it is suggested that $25 per month should be applied from the salary for this purpose. The schedule submitted reveals that, for a man 25 years of age, $25 a month would carry an endowment policy for $5000 due at 65 and three educational policies for $1500 each, providing material assistance at the points of greatest need.

Of those reporting, 122 married and 75 single persons, 161 have some insurance. 5 did not state, 31 replied "none" and 50 replied "some." Those who gave figures line up as follows:

Types reported:

Retirement at 65: 1 Life insurance: 19 Educational: 19 Annuities: 16

Educational: 8 older missionaries reported 13 policies;
11 younger missionaries " 23 "

Annuities: 2 married, older, and 11 single, older, and 5 single, younger.

Amounts carried:	Totals	Married	Single	Single women	
				Older 11	Younger 3
$1000	18	4	1	-	1
$1500	2	1	-	8	3
$2000	18	7	1	-	-
$3-4000	9	8	1	2	1
$5-7,500	33	21	9	-	-
$7,500-$10,000	17	9	8	-	-
Over $10,000	14	6	9	21	8
	111	56	29		

Of those over $10,000, one reported "heavy", others $11,000; $12,000; $13,000; $14,000; $15,000; and 5, $20,000 to $27,500. One, $19,500. Those carrying larger amounts usually have Government policies of $10,000, and most of them are younger men.

Of those reporting "some" insurance, 25 were married, and 25 single; these are not included in the tabulations above. No reply from one married and 4 single.

Absolute earnings	Yes claim	Terminated	Claims	Should vote	
$10,000	10	4	7	Other II	Manager
$20,000	5	1	-	-	4
$30,000	10	1	11	5	5
$37-40,000	5	8	1	-	-
$45-75,000	33	21	0	2	1
$75-100,000	17	8	8	-	-
Over $100,000	10	6	3	-	-
	111	50	29	21	6

Of those over $10,000, or reported "nothing", where $11,000, $12,000, $13,000, $14,000, $15,000, $20,000, and $, 100,000 to $27,500. Over $12,000, those earning larger amounts usually have government positions or $10,000, and most of them are younger men.

Of those supporting Moral Insurance, 25 were married, and 25 single; three are not included in the calculations above. No really from one marriage and 1 single.